



**TD Bank**  
**America's Most Convenient Bank®**  
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August 5, 2015

Planning Board  
City of Portland  
Congress Street  
Portland, ME

RE: 101 York Street Development  
Portland, Maine

To Whom It May Concern:

J.B. Brown & Sons has had a banking relationship with TD Bank, N.A. in excess of 20 years. During this timeframe, the Bank has financed and/or reviewed several projects that were similar to the proposed project referenced above. These projects were completed on time, within budget and were repaid in a timely manner.

We believe that J.B. Brown & Sons, Inc. has the financial capacity to successfully complete the proposed development.

Although the Bank has not committed to finance this project, the Bank would be pleased to consider J.B. Brown's request to finance the project at the appropriate time.

If you need any further information, please contact me at (207) 828-7162.

Sincerely,

Jennifer E.H. Sirois  
Vice President  
Relationship Manager

